

Foreign Currency Accounts (USD, GBP & EURO)

Product Name	Payment Frequency	Month JULY 2025
SAVING ACCOUNTS		
Savings Account	Half Yearly	0.85%
Islamic New Deposit Book Account	Half Yearly	0.85%
Sirat Resident New FCY Value Account RDA - Saving	Half Yearly	0.85%
Sirat Non-Resident New FCY Value Account RDA - Saving	Half Yearly	0.85%
SIRAT Junior Savers Account	Half Yearly	0.85%
Habibmetro Islamic Investment Certificate (H.I.I.C)		
H.I.I.C. One month	Maturity	0.85%
H.I.I.C. Three month	Maturity	0.87%
H.I.I.C. Six month	Maturity	0.88%
H.I.I.C. 1 Year - Monthly	Monthly	0.87%
H.I.I.C. 1 Year - Quarterly	Quarterly	0.88%
H.I.I.C. 1 Year - Six Monthly	Semi Annually	0.88%
H.I.I.C. 1 Year - Maturity	Maturity	0.92%
H.I.I.C. 2 Year - Monthly	Monthly	0.92%
H.I.I.C. 2 Year - Quarterly	Quarterly	0.92%
H.I.I.C. 2 Year - Six Monthly	Semi Annually	0.92%
H.I.I.C. 2 Year - Maturity	Maturity	0.92%
H.I.I.C. 3 Year - Monthly	Monthly	0.92%
H.I.I.C. 3 Year - Quarterly	Quarterly	0.92%
H.I.I.C. 3 Year - Six Monthly	Semi Annually	0.92%
H.I.I.C. 3 Year - Maturity	Maturity	0.95%
H.I.I.C. 5 Year - Monthly	Monthly	0.95%
H.I.I.C. 5 Year - Quarterly	Quarterly	0.95%
H.I.I.C. 5 Year - Six Monthly	Semi Annually	0.95%
H.I.I.C. 5 Year - Maturity	Maturity	0.97%